

Information to identify the case:

Debtor 1 Kenneth E Bond Jr.
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Southern District of New York

Case number: **18-35954-cgm**

Social Security number or ITIN xxx-xx-8776
EIN --_-----

Social Security number or ITIN -----
EIN --_-----

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 6/6/18; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Marianne T. O'Toole is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

10/29/18

By the court: Cecelia G. Morris
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of New York

In re:
Kenneth E Bond, JR
Debtor

Case No. 18-35954-cgm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-4

User:
Form ID: 155new

Page 1 of 1
Total Noticed: 19

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db +Kenneth E Bond, Jr., 39 Long Fellow Drive, Carmel, NY 10512-5263
tr +Marianne T. O'Toole, Marianne T. O'Toole, LLC, 22 Valley Road, Katonah, NY 10536-2106
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg +United States Attorney's Office, Southern District of New York,
Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
cr +JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C.,
708Third Avenue, 5th Floor, Suite 142, New York, NY 10017-4201
7352430 +ASPIRE CARDHOLDER SERVICES, PO BOX 105555, ATLANTA, GA 30348-5555
7352434 +CBUSASEARS, CITICORP CREDIT, PO BOX 790040, SAINT LOUIS, MO 63179-0040
7352436 +CITIBANK/BEST BUY, CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
7352438 +CITIBANK/SEARS, CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
7352437 CITIBANK/SEARS, CITICORP CREDIT, PO BOX 490040, ST. LOUIS, MO 63179
7352439 +CITICARDS, CITICORP CREDIT, PO BOX 790040, SAINT LOUIS, MO 63179-0040
7352440 +STEPHANIE MARRERO-BPND, 39 LONG FELLOW DRIVE, CARMEL, NY 10512-5263

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: BMTOTOOLE Oct 29 2018 23:43:00 Marianne T. O'Toole, Marianne T. O'Toole, LLC,
22 Valley Road, Katonah, NY 10536-2106

7352429 EDI: BANKAMER.COM Oct 29 2018 23:43:00 AAA FINANCIAL SERVICES, P.O. BOX 15019,
WILMINGTON, DE 19886
7352431 EDI: BANKAMER.COM Oct 29 2018 23:43:00 BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238,
EL PASO, TX 79998
7352432 +EDI: CAPITALONE.COM Oct 29 2018 23:43:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
7352433 EDI: CAPITALONE.COM Oct 29 2018 23:43:00 CAPITAL ONE RETAIL SERVICES, PO BOX 71106,
CHARLOTTE, NC 28272-1106
7352435 +EDI: CAUT.COM Oct 29 2018 23:43:00 CHASE AUTO FINANCE, NATIONAL BANKRUPTCY DEPT,
201 N CENTRAL AVE MS AZ1-1191, PHOENIX, AZ 85004-1071
7352442 +EDI: RMSC.COM Oct 29 2018 23:43:00 SYNCB/GOLFSMITH, ATTN: BANKRUPTCY, PO BOX 965060,
ORLANDO, FL 32896-5060
7352443 EDI: WFFC.COM Oct 29 2018 23:43:00 WELLS FARGO BANK, ATTN: BANKRUPTCY DEPT, PO BOX 6429,
GREENVILLE, SC 29606

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7352441* +STEPHANIE MARRERO-BPND, 39 LONG FELLOW DRIVE, CARMEL, NY 10512-5263

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.
alex@winstonandwinston.com
Marianne T. O'Toole trustee@otoolegroup.com,
NY75@ecfcbis.com;motoole@ecf.epiqsystems.com;N270@ecfcbis.com
Rick Cowle on behalf of Debtor Kenneth E Bond, Jr. RCowlelaw@comcast.net,
rrichards@rcowlelaw.com,cristina@rcowlelaw.com;richardsrr45955@notify.bestcase.com
United States Trustee USTPRegion02.PK.ECF@USDOJ.GOV

TOTAL: 4